lot Jos	
14	
1	
10	
- 4 F 2002 &	
FEB 1 5 2002 &	
Please type a plus sign (+) in the this	box
	205

PTO/SB/05 (11-00) Approved for use through 10/31/2002 OMB 0651-0032

to f 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number

UTILITY PATENT APPLICATION **TRANSMITTAL**

Attori	ney Docket No.			
First Inventor		VARUGHESE PHILIP		
Title	CREDIT CAR	2D SUBSTITUTE SYS	TEM	

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Express Mail Label No.

APPLICATION ELEMENTS See MPEP chapter 600 concerning utility patent application contents			ADDRESS TO: Assistant Commissioner for Patents Box Patent Application Washington, DC 20231		
1. Fee Transmittal Form (e.g., PTO/SB/17) //Submit an original and a duplicate for fee processing/			7. CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)		
	nall entity status		8. Nucleotide and/or Amino Acid Sequence Submission		
2. See 37 CFR 1.27.			(if applicable, all necessary)		
3. Specification (preferred arrangement			a. Computer Readable Form (CRF)		
- Descriptive title	of the invention		 b. Specification Sequence Listing on⁻ 		
 Statement Rega 	e to Related Applications ording Fed sponsored R & D		i. CD-ROM or CD-R (2 copies); or		
	quence listing, a table, rogram listing appendix		ii 🔲 paper		
- Background of t	3		c. Statements venifying identity of above copies		
- Brief Summary	of the Invention		ACCOMPANYING APPLICATION PARTS		
- Brief Description - Detailed Description	n of the Drawings (<i>if filed</i>) otion		Assignment Papers (cover sheet & document(s))		
- Claim(s)			37 CFR 3.73(b) Statement Power of		
- Abstract of the	Disclosure		10 (when there is an assignee) Attorney		
4. Drawing(s) (35 U.	S C. 113) [Total Sheets 3]]	11. English Translation Document (if applicable)		
5. Oath or Declaration	[Total Pages 2]]	12. Information Disclosure Copies of IDS Citations		
a. Newly executed (original or copy) 13. Preliminary Amendment					
Copy from a	prior application (37 CFR 1.63 (d)) tion/divisional with Box 18 completed)	14. Return Receipt Postcard (MPEP 503) (Should be specifically itemized)		
	ION OF INVENTOR(S)		15. Certified Copy of Priority Document(s) (if foreign priority is claimed)		
Signed sta	tement attached deleting inventor(s) he prior application, see 37 CFR		Paguest and Cartification under 35 H.S.C. 122		
	and 1.33(b).		(b)(2)(B)(i). Applicant must attach form PTO/SB/35 or its equivalent.		
6. Application Data	Sheet. See 37 CFR 1.76		17. Other:		
18. If a CONTINUING APPLI	CATION, check appropriate box, and	supply t	he requisite information below and in a preliminary amendment,		
or in an Application Data She					
Continuation	Divisional Continuation-in-part	(CIP)	of pnor application No		
Prior application information	Examiner	_	Group Art Unit		
Boy 5h is considered a part of	the disclosure of the accompanying c	ontinuatio	rior application, from which an oath or declaration is supplied under on or divisional application and is hereby incorporated by reference. tly omitted from the submitted application parts.		
	19. CORRESP				
Customer Number or Bar Co	ode Label	rantaris.	or Correspondence address below		
INDUSTRICATION NO. OF PLANTING THE CALCULAR SECURITION OF THE CALCULAR SECU					
Name	VARUGHESE PI	006	20		
Address	174 NOGWOOD	pa 017	V		
Address	0001111	91	tate N.Y. Zip Code 11576		
City	ROSLYN U.S.A				
Country	<i>い</i> ・ソ・ <i>付</i>	Teleph	one (516) 4-84-1421 Fax		
Name (Print/Type)	VARUGHESE PH	ILIP	Registration No. (Attorney/Agent)		
Signature Nauh philp Date 1/30/02					
Burden Hour Statement, This form	is estimated to take 0.7 hours to complete	te. Time w	ill vary depending upon the needs of the individual case. Any comments		

the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

Approved for use through 10/31/2002 OMB 0651-0032 U.S. Patent and Trademark Office, U.S. DEPARTMENT OF COMMERCE of a collection of information unless it displays a valid OMB control number.

Complete if Known EE TRANSMITTAL Application Number §for FY 2001 Filing Date First Named Inventor **Examiner Name** Group Art Unit (\$) 510.00 TOTAL AMOUNT OF PAYMENT Attorney Docket No.

METHOD OF PAYMENT	FEE CALCULATION (continued)	
The Commissioner is hereby authorized to charge	3. ADDITIONAL FEES	_
indicated fees and credit any overpayments to Deposit	Large Small	
Account Number	Entity Entity Fee	Fee Paid
Deposit	Code (\$) Code (\$)	T CC T alu
Account Name	105 130 205 65 Surcharge - late filing fee or oath	
Charge Any Additional Fee Required Under 37 CFR 1 16 and 1.17	127 50 227 25 Surcharge - late provisional filing fee or cover sheet	
Applicant craims small entity status	139 130 139 130 Non-English specification	
See 37 CFR 1 27	147 2,520 147 2,520 For filing a request for ex parte reexamination	
2. Payment Enclosed:	112 920* 112 920* Requesting publication of SIR prior to	
Check Credit card Money Other Other	Examiner action 113 1,840* 113 1 840* Requesting publication of SIR after	
FEE CALCULATION	113 1,840* 113 1 840* Requesting publication of SIR after Examiner action	
1. BASIC FILING FEE	115 110 215 55 Extension for reply within first month	
Large Entity Small Entity	116 390 216 195 Extension for reply within second month	
Fee Fee Fee Fee Description Code (\$) Code (\$) Fee Paid	117 890 217 445 Extension for reply within third month	
101 710 201 355 Lithty filing fee	118 1,390 218 695 Extension for reply within fourth month	
106 320 206 160 Design filling fee	128 1,890 228 945 Extension for reply within fifth month	
107 490 207 245 Plant filing fee	119 310 219 155 Notice of Appeal	
108 710 208 355 Reissue filing fee	120 310 220 155 Filing a brief in support of an appeal	
114 150 214 75 Provisional filing fee	121 270 221 135 Request for oral hearing	
01:DTOTAL (4) (6)	138 1,510 138 1,510 Petition to institute a public use proceeding	
SUBTOTAL (1) (\$)	140 110 240 55 Petition to revive - unavoidable	
2. EXTRA CLAIM FEES Fee from	141 1,240 241 620 Petition to revive - unintentional	
Extra Claims below Fee Paid	142 1,240 242 620 Utility issue fee (or reissue)	
Total Claims20** = X = Independent	143 440 243 220 Design issue fee	
Claims	144 600 244 300 Plant issue fee	
Multiple Dependent = 140.08	122 130 122 130 Petitions to the Commissioner	
Large Entitle Co., II Entitle	123 50 123 50 Processing fee under 37 CFR 1.17(q)	
Large Entity Small Entity Fee Fee Fee Fee Description	126 180 126 180 Submission of Information Disclosure Stmt	
Code (\$) Code (\$) 103 18 203 9 Claims in excess of 20	581 40 581 40 Recording each patent assignment per property (times number of properties)	
102 80 202 40 Independent claims in excess of 3	146 710 246 355 Filing a submission after final rejection (37 CFR § 1 129(a))	
104 270 204 135 Multiple dependent claim, if not paid	149 710 249 355 For each additional invention to be	
109 80 209 40 ** Reissue independent claims over original patent	examined (37 CFR § 1.129(b))	
110 18 210 9 ** Reissue claims in excess of 20 and over original patent	179 710 279 355 Request for Continued Examination (RCE)	
and over original patent	169 900 169 900 Request for expedited examination of a design application	
SUBTOTAL (2) (\$)5-10.00	Other fee (specify)	
**or number previously paid, if greater, For Reissues, see above *Reduced by Basic Filing Fee Paid *SUBTOTAL (3)		

SUBMITTED BY				Complete (if applicable)		
Name (Print/Type)	VARUGHESE PHILIP	Registration No. (Attorney/Agent)	Telephone	(516)484-1421		
Signature	Varpe philip		Date	1/30/02		

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

Burden Hour Statement. This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS SEND TO. Assistant Commissioner for Patents, Washington, DC 20231.

RECEIVED | USPTO MAIL CENTER

BETURN RECEIPT REPUESTED